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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION

IN RE:

Geraldine Lajuana Turner

§ CASE NO. 12-10210-RLJ-13

§

§ HEARING DATE: 8/26/2013

DEBTOR(S)

§ HEARING TIME: 11:00 A.M.

AMENDED FIRST MODIFICATION OF CHAPTER 13 PLAN AFTER CONFIRMATION

DATE: 07/02/2013

Pursuant to 11 USC 1329, the Debtor(s) (per the undersigned attorney) or the Standing Chapter 13 Trustee, requests the following Modification of Debtor(s) Confirmed Plan herein:

I. HISTORY OF THE CASE

1. Date Case Filed: 7/20/2012
2. Date of Section 341 Meeting: 8/24/2012
3. First Payment Date: 8/19/3023
4. Date of Confirmation: 10/5/2012
5. Total Plan Term Prior to this Modification: 60
6. Number of Months from First Payment Date through month prior to estimated month of Modification Approval: 12
7. Remaining Plan Term (subtract item 6 from the lesser of item 5 or 60 months): 48
8. Amount of Arrears through the month prior to the date the Modification is filed: \$400.00
9. Date plan payments are to resume: 8/19/2013
10. Total Payments Paid to the Trustee through the month prior to the date the Modification is filed with the clerk: \$4,000.00
11. Total payments due to the Trustee through the month prior to the date the Modification is filed with the clerk: \$4,400.00
12. Total Payments Due to the Trustee from the month the Modification is filed to the month the Modification is set for approval: \$800.00 (includes June & July arrears)

13. List Dates of any Prior Orders Modifying, Interlocutory Orders, or Special Supervision Orders:
TRCC 4/24/2013

II. MODIFICATION REQUESTED

(CHECK 1 OR MORE OF THE FOLLOWING 4 CHOICES)

 x DECREASE monthly payment from \$400.00 per month to \$275.00 per month
(must coincide with resume date shown in item 9 above)

Any arrears indicated in item 8 above shall be cured by the following method: Debtor will make up arrears for June & July 2013 by paying an additional \$17.00 per month for 48 months beginning with August 2013 payment. Debtor shall pay a total of \$292.00 per month for the remaining 48 months of the plan.

III. RESUMPTION OF PAYMENTS TO THE TRUSTEE

(All information below must be complete)

Payments can only change as of the month the modification is approved. Payments to the Trustee in the amount of \$275.00 will resume on or before 8/19/2013 for 48 months (item 7 above) remaining in the Modified Plan as of the date the modification is approved.

Base amount will change from \$24,000.00 to \$18,000.00

If the base amount has changed complete the following:

- | | |
|---|--------------------------------------|
| 1. Total Paid in as of the month prior to Modification Approval: | \$4,000.00 (paid through May 2013) |
| 2. (+)Plus Total Payments to be made through the Remainder of Plan: | \$816.00 (arrears through July 2013) |
| | \$13,200.00 beginning August 2013 |
| 3. (=) New Base Amount | <u>\$18,016.00</u> |

IV. TREATMENT OF UNSECURED CREDITORS

Unsecured creditors are not guaranteed a dividend when a plan is confirmed. See general order 2006-1. Allowed general unsecured claims may receive a pro-rata share of the unsecured creditors' pool, but not less than the section 1325(a)(4) amount of non-exempt property less allowed administrative and priority claims, after the TRCC becomes final. A proof of claim must be timely filed to be allowed.

V. SECURED, PRIORITY OR SPECIAL CLASS TREATMENT

ADD/DELETE/SURRENDER/CHANGE the following Secured, Priority or Special Class Unsecured Creditor(s):

C/D;A=ADD;D = DELETE; S = SURRENDER; CF = CHANGE FROM; CT = CHANGE TO
CodeName Class Amount Collateral Value Interest Treatment

CT	S-Frontier Motor Co.	Pickup	\$9,632.96	\$262.80 per month
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Note: Changes to any creditors above shall not be effective until the Modification is approved.

VI. ATTORNEY FEES

Debtor's attorney shall be allowed an additional fee for this Modification in the total amount of \$350.00 plus \$50.00 in costs, of which \$400.00 will be paid through the Plan by the Trustee.

VII. REASON FOR MODIFICATION

This modification is requested for the following reason(s): Debtor has lost her job. Her son is currently supporting her and contributing to the Chapter 13 plan payment.

VIII. BUDGET INFORMATION

At the time of filing this modification the debtor shall provide a filed marked copy of the current budget (schedules I & J) and the three most recent pay stubs to the Trustee.

See Amended Schedules I & J on file with the Court.

Respectfully submitted,

/s/Larry Lewis
Attorney for Debtor(s)

CERTIFICATE OF SERVICE

I certify that a true copy of the above and foregoing Modification of Plan After Confirmation has been served by me on 07/17/2013, on all parties on the attached matrix, by ECF and/or United States First Class Mail, proper postage affixed.

/s/Larry Lewis
Attorney for Debtor(s)

Label Matrix for local noticing
0539-1
Case 12-10210-rlj13
Northern District of Texas
Abilene
Tue Jul 2 14:51:46 CDT 2013

306 Federal Building
1205 Texas Avenue
Lubbock, TX 79401-4037

Atmos Energy
PO Box 650653
Dallas, TX 75265

Cavalry Portfolio Services
500 Summit Lake Drive, Ste 400
Valhalla, NY 10595-2322

(p)DIRECTV LLC
ATTN BANKRUPTCIES
PO BOX 6550
GREENWOOD VILLAGE CO 80155-6550

EZ Loan
3202 N. 1st, Suite F
Abilene, TX 79603-7039

Frontier Motors
4609 N First
Abilene, TX 79603-6540

Geraldine Lajuana Turner
749 Briarwood St.
Abilene, TX 79603-5703

Internal Revenue Service
1100 Commerce
MC 5029 DAL
Dallas, TX 75242-1100

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Jefferson Capital Systems LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Kern Sch Fcu
4530 Ming Avenue
Bakersfield, CA 93309-4820

Monte J. White & Associates, P.C.
402 Cypress, Suite 310
Abilene, TX 79601-5151

Nco Fin-09
Attention: Bankruptcy
507 Prudential Rd
Horsham, PA 19044-2308

Nrthn Resol
Po Box 566
Amherst, NY 14226-0566

Professional Finance C
5754 W 11th St Ste 100
Greeley, CO 80634-4811

Quantum3 Group LLC as agent for
Galaxy Asset Purchasing LLC
PO Box 788
Kirkland, WA 98083-0788

Radiology Associates of Abilene
PO Box 2898
Abilene, TX 79604-2898

Rs Clark And Associate
12990 Pandora Dr Ste 150
Dallas, TX 75238-5256

The Aaa Company
131 W Twohig Ave
San Angelo, TX 76903-6436

Us Dept Of Education
Attn: Borrowers Service Dept
PO Box 5609
Greenville, TX 75403-5609

West Central TX Collections
PO Box 2586
Abilene, TX 79604-2586

West Texas Radiology
3280 Joe Battle Blvd.
El Paso, TX 79938-2622

Geraldine Lajuana Turner
7742 Carol Way
Frankston, TX 75763-3348

Pamela Jean Chaney
Monte J. White & Associates, P.C.
American State Building
402 Cypress, Ste. 310
Abilene, TX 79601-5151

UST U.S. Trustee
1100 Commerce Street
Room 976
Dallas, TX 75242-1011

Walter 12,13 OCheskey
6308 Iola Avenue
Lubbock, TX 79424-2735

Direct TV	Internal Revenue Service	End of Label Matrix	
PO Box 70014	PO Box 21126	Mailable recipients	26
Boise ID 83707-0114	Philadelphia, PA 19114	Bypassed recipients	0
		Total	26